

CONTENT AREA

Student status

ISSUE/QUESTION

An employee's son is a full-time student over the age of 19 and currently a dependent on his mother's health insurance plan. The employee wants to terminate her son's health coverage on the basis of his being over the age of 19.

Is this allowed?

ANSWER

Based solely on the information provided in the ISSUE/QUESTION section, the employee cannot remove her dependent son from her health insurance plan.

The son may be, and in fact is required to be, removed from the mother's health insurance plan, only under the following circumstances:

1. The student-son is no longer a full-time student.
2. The student-son is no longer a legal dependent (e.g., he gets married).

The above two circumstances are Qualified Life Events. To remove a dependent due to a QLE, the member-employee must provide, to her agency's benefits liaison, written documentation of the QLE and a completed benefits change form within 31 days of the event.

AUTHORITY

Arizona Administrative Code R2-5-416.C. and D, Dependent Eligibility and Enrollment of Dependents
ADOA Saguaro Program Administration Guide A. 6.4, Eligible Dependents

ISSUED

May 7, 2003